

DECLARATION AND POWER OF ATTORNEY  
FOR A PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as  
stated below next to my name.

I believe I am the original, first and sole inventor of the  
subject matter which is claimed and for which a patent is sought  
on the invention entitled ONLINE METHOD FOR BINDING AUTOMATIC  
TYPE REINSURANCE, as described and claimed in the specification  
which is filed herewith.

I hereby state that I have reviewed and understand the  
contents of the above-identified application, including the  
claims, as amended by any amendment specifically referred to in  
the oath or declaration.

I acknowledge the duty to disclose to the Patent and  
Trademark Office all information which is known to me to be  
material to the patentability of this application as defined in  
Title 37, Code of Federal Regulations, Sec. 1.56.

I hereby appoint Kent R. Erickson, Reg. No. 36,793; Mark L.  
Kleypas, Reg. No. 43,720; Gerald M. Kraai, Reg. No. 34,854;  
Malcolm A. Litman, Reg. No. 19,579; and Marcia J. Rodgers, Reg.  
No. 33,765 all members of the bar of the State of Missouri, whose  
postal address is Shughart Thomson & Kilroy, P.C., Twelve

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Wyandotte Plaza, 120 West 12th Street, Kansas City, Missouri  
64105, telephone (816) 421-3355; and Cecilia Lofters, Reg. No.  
33,434, whose postal address is GE Capital Corporation, 260 Long  
Ridge Road, Stamford, Connecticut 06927, telephone (203) 357-  
4547, as my attorneys, with full power of substitution, to  
prosecute this application, to make alterations and amendments  
therein, to receive the patent, and to transact all business in  
the Patent Office connected therewith in my behalf.

I hereby declare that all statements made herein of my own  
knowledge are true and that all statements made on information  
and belief are believed to be true; and further, that these  
statements were made with the knowledge that willful false  
statements and the like so made are punishable by fine or  
imprisonment, or both, under Section 1001 of Title 18 of the  
United States Code and that such willful false statements may  
jeopardize the validity of the application or any patent issued  
thereon.

Date:

7/20/01

Mitchell D. Luedtke  
Mitchell D. Luedtke

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